



## The Journal of Sociology & Social Welfare

Volume 11  
Issue 3 *September*

Article 6

September 1984

# Anticipatory Socialization toward Occupational Retirement

Yael Kremer  
*Hebrew University, Jerusalem*

Itzhak Harpaz  
*University of Haifa*

Follow this and additional works at: <https://scholarworks.wmich.edu/jssw>



Part of the [Gerontology Commons](#), and the [Social Work Commons](#)

### Recommended Citation

Kremer, Yael and Harpaz, Itzhak (1984) "Anticipatory Socialization toward Occupational Retirement," *The Journal of Sociology & Social Welfare*: Vol. 11 : Iss. 3 , Article 6.

Available at: <https://scholarworks.wmich.edu/jssw/vol11/iss3/6>

This Article is brought to you for free and open access by the Social Work at ScholarWorks at WMU. For more information, please contact [maira.bundza@wmich.edu](mailto:maira.bundza@wmich.edu).



ANTICIPATORY SOCIALIZATION  
TOWARD OCCUPATIONAL RETIREMENT \*

Yael Kremer  
Henrietta Szold - Hadassah  
Hebrew University School of Nursing  
Jerusalem, Israel

Itzhak Harpaz  
University of Haifa  
Haifa, Israel

ABSTRACT

The willingness of older workers to participate in a retirement planning program served as an indicator of their anticipatory socialization toward retirement. Six independent variables were introduced in order to examine their effect on the workers' attitude toward pre-retirement counseling (dependent variable). A path analysis revealed that intention to continue working after retirement had a significant negative effect on the dependent variable. The most significant positive effect was that of Educational Level. In the discussion of the findings it is shown that the desire of pre-retirees to continue working is interpreted as un-realistic anticipatory socialization, indicating their reluctance to assume alternative social roles. It is suggested that flexible retirement policies, workshops, educational programs and attractive leisure activities are necessary to meet the needs of older workers.

## Theoretical Background

Retirement can be viewed not merely as an event, but as a process whereby older workers perceive their impending withdrawal from full-time employment and react toward this prospect and its implications (Atchley, 1976). The transition from the role of employee to that of retiree requires them to cope with important changes in their life structure and to shape their own role behavior accordingly. The psychological involvement of pre-retirees in their prospective new role may be described as anticipatory socialization toward retirement.

Anticipatory socialization refers to the early phase prior to the assumption of a new social role or disengagement with reference to the onset of retirement and widowhood that are part of all adult role transitions (Carp, 1972; Mortimer & Simmons, 1978). The concept is employed in the literature to describe an imaginative thought process in which people are emotionally and cognitively engaged before their attitude toward a potential future event has crystallized. At this stage attitudes are being fashioned according to the nature of the anticipated change, existing personal resources and the normative clarity that increases the accuracy of anticipatory socialization. In the case of pre-retirees, it implies perceptions of gains and losses involved in retiring, including economic, social and psychological consequences for the individual (Sussman, 1972; Jacobson and Eran, 1980; Minkler, 1981).

Anticipatory socialization occurs in a variety of transitional situations which may be compared with that of the pre-retiree. In his classic study of the American Soldier, Merton (1966) describes anticipatory socialization

toward military role, which begins at the time of induction into the army. The attitude eventually adopted by the young cadet is crucial to his prospects of promotion, since motivation for advancement is based on acceptance of military values and objectives, and identification with the upper ranks of the military hierarchy. For the soldier, as for the pre-retiree, the new reality is externally imposed leaving the individual little control over the situation. Such is the case also for a person entering a mental institution (Goffman, 1961) or other remedial organizations such as prison (Wheeler, 1966).

However, in the case of pre-retirees and unlike the examples given above, the approaching transition is preceded by a period of time in which preparation for their future role is possible. In this respect the situation of pre-retirees resembles that of students who are admitted to college some time before their studies actually commence. During the intervening period their attitude toward their future role is influenced by cues and informal messages from the environment, peer cohorts and major types of authority figures within the organization (Mortimer & Simmons, 1978). Formal guidance and training in preparation for the new reality can be far more effective in shaping or altering the attitude and behavior of retirees (Jacobson, 1974), students and others on the threshold of a major life transition (Wheeler, 1966).

In general, adult members of western societies are socialized to fulfill various roles in response to changes that occur in later years by the norms and values transmitted to the individual through social reality (Wrong, 1961). With the rapidly changing economic and social structure of complex modern societies, however, the adaptive skills acquired earlier in life may not be sufficient for adults to deal with new situations in

advancing age, such as retirement.

In psychological terms, the retirement process cannot be fully understood without taking into account major changes and crises characteristic of later life, such as death of spouse, loneliness, health and financial problems and institutionalization (Bromley, 1966; Chown, 1972; Lowenthal, 1972). An additional factor is the diminishing motivation for new learning participation typical of the elderly, as they have already been subject to considerable socialization experience and might be skeptical toward attempts at involuntary socialization (Mortimer & Simmons, 1978; Brim, 1966).

Some crucial issues may be identified in the process of anticipatory socialization towards retirement as a specific case of changes in the life-cycle. First, pre-retirees must come to terms with contradictory expectations associated with the work ethic still prevailing particularly among the older generation and with mandatory retirement which imposes work role discontinuity.

Giving up a central role in one's life as a result of large-scale social processes at a specific age pushes the retiree involuntarily into an inferior age status group (Eisdorfer, 1972; Gutman, 1972; Cowgill, 1974; Rosow, 1974). This denotes a need for adult socialization emphasizing shifts in orientation and behavior on the part of the individual toward relatively positive experience during retirement. Once the inevitability of retirement has been accepted, it is possible that some individuals may begin to secure intrinsic needs through leisure pursuits.

Adaptation to non-working life style necessitates perception of time budgeting and bridging from work to non-work values. In addition, community recreation specialists

have been unimaginative in developing programs that use the skills of the elderly with the result that there is often also resistance to participation in networks of leisure community services (Rosow, 1974; Kaplan, 1978; Kremer and Harpaz, 1982). Even if they reject the notion of retiring, it may be assumed that older workers are aware of the problems with which their cohort peers contend and therefore might be mentally involved with the predictable retirement event (Atchley, 1976; Mortimer and Simmons, 1978). Presumably, the more realistic assessment of the impending changes, the more receptive they are likely to be towards the guidance and preparation for retirement offered by many employers in recent years. In the present study, the attitude of older workers to a formal pre-retirement counseling program was selected to indicate the extent of their involvement in the anticipatory socialization process toward stopping work and planning for alternatives.

In the retirement literature it is assumed that anticipatory socialization is associated with various socioeconomic factors. Occupational and educational levels are two such variables, positively associated with a better structural future orientation based on more precise, consistent and extended horizons (Trommsdorff & Lamm, 1975). Thus it is assumed that higher status workers tend to be more responsive to pre-retirement education while lower status workers are less receptive of it (Simpson and McKinney, 1972; Jacobson, 1974; Harpaz and Kremer, 1981).

A third variable, Intention to Continue Working after Retirement, was introduced in light of Kremer's (1979) and Perry's (1978) findings in surveys of older Israeli workers. These surveys revealed that more than 70 per cent of the workers interviewed expressed an interest in continuing with some kind of work after their formal retirement. This finding

indicates unrealistic expectations, since most organizations have a firm policy not to employ people beyond the mandatory retirement age of 65. It is possible that a strong work orientation as reflected by the intention to continue working reduces receptiveness to pre-retirement planning and later even constitutes an obstacle in adjusting to non-work life (Atchley, 1976; Kaplan, 1978).

People's attitude toward approaching life changes is partly a function of their self image, their image of the anticipated situation, and the interaction between these two perceptions (Lowenthal, 1972). It is widely assumed in the literature (e.g., Lowenthal, 1972; Rilley, Johnson & Foner, 1972; Goudy, Powers & Keith, 1975; Minkler, 1981) that a sense of physical health and well-being as a major component of the self image acquires greater importance in later life and affects the ability and desire of older persons to cope with change. Their motivation towards planning for the future, identifying new goals, and trying to achieve them is also strongly influenced by their image of retirement dominated by non-work values (Streib and Schneider, 1971; Sussman, 1972; Jacobson, 1974; Kaplan, 1978). Accordingly, two further variables, Perception of Physical State and Retirement Image, were introduced. It was expected that pre-retirees with a favorable perception of their own physical state and a positive image of retirement would demonstrate willingness to participate in a pre-retirement planning program.

It should be noted that several demographic, organizational and environmental factors which might be expected to influence anticipatory socialization toward retirement, were not included in this study. Factors such as type (size and sector) of organization or industry, level of present income, anticipated income from pension, length of time prior to

retirement (one to three years), country of origin, length of residence in Israel, residential area, marital status and family contacts, and leisure habits, were examined in a previous survey of the same population (Kremer, 1979; Harpaz and Kremer, 1981) and found not to be significant.

### Method and Measure

Four hundred older male workers due for retirement from five organizations were invited to participate in the study. Of these, 250 (62.5 per cent) responded. They were employees of three industrial plants (glass, oils and soap, and textile production), and two public service organizations (electricity corporation and port authority) in the Haifa industrial area. These five work settings were selected because they represent the three major employment sectors in Israel: government, private and Histadrut (labor union); they are among the oldest organizations in the country and are relatively large by local standards (employing between 500 and 3000 workers), and thus have large cycles of retirees.

The employees were aged 62-64, one to three years prior to the mandatory retirement age of 65. Seventy percent were skilled and unskilled manual workers and the remaining 30 percent belonged mainly to the white collar clerical category. Most of them (over 72 per cent) had been employed for 21 years or more in their present jobs. Most (46 per cent) had eight years of formal education, 30 percent had 12 years, 18 percent had more than 12 years, and only six per cent had no formal education at all.

A structured interview was conducted with each worker in his respective organization. The interview schedule consisted of 80 items



covering areas such as work, non-work and retirement. Most of the items were of the Likert type, with five response alternatives ranging from "completely agree" to "completely disagree".

The first three independent variables, Occupational level, Educational Level and Intention to Continue Working after Retirement (the latter was dichotomous) were each represented by a single item. Importance of Intrinsic Work Rewards was assessed by three items dealing with the extent to which respondents valued work as a source of contact with co-workers, as a relief from boredom, and as a useful activity. Perception of Physical State was measured by three items, including self evaluation of job competence today compared with five years ago, concern about health and physical condition, and general feeling today compared with 25 years ago (at about age 40). Retirement Image was assessed by four items inquiring into whether respondents had hopes or expectations for the future, looked forward to increased leisure, felt anxious, or felt that retirement represented an end to life.

From the pattern of weights of the items in each scale, it is possible to identify their relative strengths (Overall and Klett, 1972). The technique of principal components analysis provides the basis for the construct validity of these measures (Nunnally, 1967) (see Appendix).

During the interview, the content of a proposed experimental pre-retirement counseling program, including retirement issues, health care, budgetary arrangements, leisure activities, family relations and pension rights, was described to the employee who was then asked, "Do you wish to receive counseling and guidance in anticipation of retirement?" The Yes/No response served as a measure of the

dependent variable.

Linear relationships between the dependent variable and the set of independent variables were examined by path analysis, a multivariate method (Kerlinger and Pedhazur, 1973). This permitted correlations to be broken down into direct and indirect effects. The direct effects were derived from a stepwise regression analysis and expressed as path coefficients (standardized beta). The relative weight and priority of the path coefficients indicated the comparative importance of the independent variables.

The path analysis model offered a dynamic presentation of the relationships among the variables and made it possible to infer which variables were the best predictors of Attitude toward Pre-Retirement Counseling.

The correlation matrix is shown in Table 1 and the path coefficients employed in the model are displayed in Table 2.

## Results

Direct relationships between the independent variables and the dependent variable in the model, Attitude toward Pre-Retirement Counseling, are presented in Figure 1. It is interesting to note that 56 percent of the respondents expressed willingness to receive counseling, 35 percent were reluctant and 9 percent had not thought about the possibility.

The most significant direct effect on Attitude toward Pre-Retirement Counseling ( $-.22, p < .01$ ) was that of Intention to Continue Working after Retirement. The strength and direction of this path coefficient indicate that it is the best predictor in the model. Thus, employees on the verge of retirement, who mean to continue with some

kind of work afterwards (about 70 percent of the population studied), tended to show little interest in a pre-retirement educational program.

Educational level was also shown to have a direct influence on the dependent variable (.18,  $p < .05$ ). It appears that the higher the educational level of workers, the more open they are to pre-retirement counseling. This finding is consistent with the retirement literature, e.g., Lehr and Rudinger (1969). Contrary to expectation, Importance of Intrinsic Work Rewards did not have a significant effect on Attitude toward Pre-Retirement Counseling, although it was positively related. As to the direct relationships among the independent variables (Figure 1), the highest path coefficient in the Model (.34,  $p < .01$ ) was from Retirement Image to Intention to Continue Working After Retirement. This path, which seems to indicate the most salient predictor of anticipatory socialization as operationalized here, is discussed further in the next section.

The path coefficient observed from Perception of Physical State to Retirement Image (.26,  $p < .01$ ) suggests that workers who perceive themselves as fit and in good health are favorably disposed toward retirement. Perception of Physical State also had a positive effect on Importance of Intrinsic Work Rewards (.19,  $p < .01$ ), which may indicate that workers' sense of physical well-being influences the satisfaction they derive from work. Occupational Level was found to be positively related to Perception of Physical State, but the path coefficient was not significant.

The largest negative effect among the independent variables in the model (-.18,  $p < .05$ ) was that of Importance of Intrinsic Work Rewards on Retirement Image. From this, it seems logical that employees who obtain satis-

faction from their work have a negative perception of retirement. and vice versa. Intention to Continue Working after Retirement was Negatively influenced, though not strongly, by Perception of Physical State.

On the whole, indirect influences of the independent variables were negligible; consequently they have no special effect on the dependent variable in the model. The two exogenic variables in the model (Educational and Occupational Level) were strongly correlated (.56). Lastly, path coefficients of residuals point to large effects contributed by extraneous variables.

### Discussion

Anticipatory socialization during pre-retirement should focus on providing the individual with relevant information and motivation to adapt to leisure roles, to a new pace of life, and often to a different economic level of living.

It was assumed in this study that workers on the threshold of retirement had thought about the issue, at least on a preliminary level and had hence formed some attitudes concerning the counseling program offered to them by their organizations. From the established relationships it seems that most of the respondents were engaged in anticipatory socialization, but not in a manner consistent with the possibilities and norms existing in society. The desire expressed by the majority of respondents to continue working, and the negative effect of this intention on their attitude toward pre-retirement counseling may demonstrate that they do not wish to adapt to a new social role.

Although most of the workers had a

favorable image of retirement, this variable evidently did not indicate "realistic involvement" in anticipatory retirement planning, i.e. taking advantage of full-time leisure. In the first place, a direct relationship was not found between Retirement Image and Attitude toward Pre-Retirement Counseling. More important, however, is the strong relationship between Retirement Image and Intention to Continue Working after Retirement. It would have been more reasonable to find that the more favorable the workers' image of retirement, the more they tend to prepare for alternatives to work (Streib and Schneider, 1971). On the contrary, the present data show that a positive image of retirement is related to some kind of plan to work after official retirement. This intention is at odds with reality, since few employment opportunities exist for retirees as a result of implicit employers' policies not to hire people over 45 years of age (Harris and Cole, 1980). On the other hand, workers with a negative retirement image tend not to plan on working after retirement and are more inclined to respond positively toward counseling in preparation for retirement.

Retirement was perceived in a more favorable light when less importance was attached to intrinsic work rewards. Employees who appear to be less tied to work setting tend to look forward to retirement, presumably because it is easier for them to relinquish the job. This finding is consistent with the results obtained by Havighurst (1974) and by Shanahan (1972), who suggested that lack of alternative psychological rewards produces a negative retirement image.

It appears from this study that older workers do not recognize the importance of prior preparation for alternative social roles following retirement. The findings suggest that the majority does not simply reject the

notion of pre-retirement counseling per se. However, it is conceivable that workers at lower occupational levels, who have not previously been exposed to training and educational schemes, would tend to respond with skepticism to such a program at the end of their working lives. It seems that they have not come to terms with the notion of ceasing to work and of preparing themselves for non-work life.

In the current social reality of Israel and probably most other modern states, it would be naive to expect that the majority of pre-retirees wishing to continue working will find suitable employment. The reasons for this are numerous. It is not usually organizational policy to re-employ retirees; there is age discrimination in the labor market (Harris and Cole, 1980; Pampel, 1981); there is an absence of formal agencies designated to find partial employment for retirees and a lack of special workshops for pensioners. Finally, the general rate of unemployment in modern post-industrial societies works against the employment of retirees.

It is possible that the strong work orientation demonstrated by the pre-retirees in this sample derives from the fact that non-work activities and leisure participation are poorly developed among their generation. This was confirmed recently on the same sample (Kremer and Harpaz, 1982). Accordingly, it is recommended that the special needs of this generation be taken into consideration by social planners. Where feasible, retirement policy should be made more flexible and workshops opened, so that some of the older employees who wish to continue working will be able to do so. Attractive leisure activities should be made available, to appeal to retirees of varying social backgrounds.

In order to avert frustration and discon-

tent in the future, formal counseling and adult educational programs should direct pre-retirees to the options existing in society, and help them to build alternative social roles by utilizing fully their potential abilities not only in productive roles, but also in leisure pursuits. It should be stressed, however, that the role of informal socialization is by no means unimportant or to be ignored. On the contrary, it seems that both forms of formal and informal preparation should be integrated in order to achieve best results.

Changing the attitude of older employees toward pre-retirement planning may be difficult, because by this stage of life personality has crystallized and is less open to change and innovation (Brim, 1966; Chown, 1972). The usual approach is, therefore, to involve workers in the retirement process well in advance of their actual retirement.

The present findings emphasize the gap that exists between the aspiration of older workers towards continued work and the reality of society, which indicates that the downward trends in employment of the elderly are expected to continue (Harris and Cole, 1980). This calls for more flexible retirement arrangements and counseling to narrow this gap.

#### REFERENCES

- Atchley, R. C.  
1976 The Sociology of Retirement. New York: Schenkman.
- Brim, O. G.  
1966 "Socialization after childhood,"

- in Brim, O. G. and Wheeler, S. (eds.), Socialization After Childhood: Two Essays. New York: John Wiley.
- Bromley, D. B.  
1966 The Psychology of Human Aging. Middlesex: Penguin Books.
- Carp, F. M.  
1972 "Retirement as a transitional life stage," in Carp, F. M. (ed.), Retirement. New York: Behavioral Publications.
- Chown, S. M.  
1972 Human Aging, Selected Readings. Middlesex: Penguin Books.
- Cowgill, D. O.  
1974 "Aging and modernization: A revision of the theory," in Gubrium, (ed.), Late Life. Communities and Environmental Policy, Springfield, Ill.: Thomas Publications.
- Eisdorfer, C.  
1972 "Adaptation to loss of work," in Carp, F. M. (ed.), Retirement. New York: Behavioral Publications.
- Fillenbaum, G.  
1971 "The planning programs at what age and for whom," The Gerontologist, 11, 33-36.
- Goffman, E.  
1961 On the Characteristics of Total Institutions: Asylums. Garden City, N.Y.: Anchor Books.
- Goudy, W. J., Powers, E., and Keith, D.  
1975 "Work and Retirement: A test of attitudinal relationship," Journal



of Gerontology, 30, No. 2.

- Gutman, D.  
1972 "Ego psychological and developmental approaches to the 'retirement crises' in men," in Carp, F. M. (ed.), Retirement. New York: Behavioral Publications.
- Harpaz, I., and Kremer, Y.  
1981 "Determinants of continued and discontinued participation in pre-retirement training: An Israeli case study," Journal of Occupational Psychology, 54, 213-220.
- Harris, D. K. and Cole, W. E.  
1980 Sociology of Aging. Boston: Houghton-Mifflin.
- Havighurst, R. J.  
1974 "Flexible life styles and flexible retirement," University of Florida, The Twenty-Third Annual Southern Conference on Gerontology.
- Hess, B. B., and Markson, E. W.  
1980 Aging and Old Age. New York: MacMillan Publishing, 120-148.
- Jacobson, D.  
1974 "Planning for retirement and anticipatory attitudes towards withdrawal from work," British Journal of Guidance and Counseling, 2, No. 2, 72-83.
- Kaplan, M.  
1979 Leisure: Perspectives on Education and Policy. National Education Association of the United States: Library of Congress Cataloguing in Publication Data.

- Kerlinger, R. N. and Pedhazur, E. J.  
 1973 Multiple Regression in Behavioral Research. New York: Holt, Rinehart and Winston.
- Kremer, Y.  
 1979 "A sociological analysis of retirees' attitudes and activities in the adjustment process to their role," unpublished Ph.D. thesis (Hebrew), Bar-Ilan University, Ramat-Gan, Israel.
- Kremer, Y. and Harpaz, I.  
 1982 "Leisure patterns among retired workers: Spillover or compensatory trends?" Journal of Vocational Behavior, 3, 205-213.
- Lehr, U., and Ridinger, G.  
 1969 "Consistency and Change of Social Participation in Old Age," Human Development, 12, 255-267.
- Lowenthal, M. F.  
 1972 "Some potentialities of life-cycle approach to the study of retirement," in Carp, F. M. (ed.), Retirement, New York: Behavioral Publications.
- Merton, R. K.  
 1966 in Biddle, G. J. and Thomas, E. J. (eds.), Role Theory: Conceptions and Research. New York: John Wiley, 347.
- Minkler, M.  
 1981 "Research on the health effects of retirement: An uncertain legacy," Journal of Health and Social Behavior, 22 (June), 117-130.
- Mortimer, J. T. and Simmons, R. G.

- 1978 "Adult socialization," Annual Review of Sociology, 4, 421-454.
- Nunnally, J. C.  
1967 Psychometric Theory. New York: McGraw Hill.
- Overall, J. E. and Klett, C. J.  
1972 Applied Multivariate Analysis. New York: McGraw Hill.
- Pampel, F. C.  
1981 Social Change and the Aged. Mass.: Lexington Books.
- Perry, M.  
1978 A Survey on the Issue of Retirement the Israeli Aircraft Industry, Ben Gurion Airport, Tel Aviv, Israel.
- Riley, N. W., Johnson, M., Foner, A.  
1972 Aging and Society, 3, New York: Russel Sage Foundation.
- Rosow, I.  
1974 Socialization to Old Age. Berkeley: University of California Press.
- Shanas, E.  
1972 "Adjustment to retirement: Substitution or accommodation," in Carp, F. M. (ed.), Retirement. New York: Behavioral Publications.
- Shaver, L. A. and Tobin, S. S.  
1978 "Propensity to retire when income fear is reduced." Paper presented at the XIth International Congress of Gerontology, Tokyo.
- Simpson, S. H. and McKinney, J. C.  
1972 Social Aspects of Aging. Duke University Press, 46-72.

- Streib, G. F. and Schneider, S. J.  
 1971 Retirement in American Society.  
 New York: Cornell University  
 Press.
- Sussman, M. B.  
 1972 "An analytic model for the  
 sociology study of retirement," in  
 Carp, F. M. (ed.), Retirement,  
 New York: Behavioral Publications.
- Trommsdorff, G. and Lamm, H.  
 1975 "An analysis of future orientation  
 and some of its social determin-  
 ants," in Fraser, G. I. and  
 Lawrence, N. (eds.), The Study of  
 Time II, Berlin: Springer Verlag.
- Wheeler, S.  
 1966 "The structure of formally  
 organized socialization settings,"  
 in Brim, O. G. and Wheeler, S.,  
Socialization after Childhood:  
 Two Essays. New York: John  
 Wiley.
- Wrong, D. H.  
 1961 "The oversocialized conception of  
 man in modern sociology,"  
American Sociological Review, 26,  
 183-193.

## Appendix

The scales were constructed from the following  
 items:

1. Importance of Intrinsic Work Rewards  
 How important to you are the following

things at work?

(a) Work brings me into contact with workmates;

(b) Work prevents boredom;

(c) Work gives me the feeling that I am doing something useful.

Response alternatives ranged from 'very important' (5) to 'not at all important' (1).

2. Perceived Physical State

(a) How would you rate your present state of health?

Response alternatives ranged from 'very good' (5) to 'bad' (1).

(b) How well do you consider that you are performing your job?

As well as I did one year ago (1); two years ago (2); five years ago (3).

(c) How would you describe the way you feel today, compared with the way you felt at age 40?

This was an open question. Responses were ranked in the following categories: no difference (5); physical decline and mental rise (4); physical decline (3); mental decline (2); general decline (1).

3. Retirement Image

(a) Are you pleased about the prospect of the increased leisure time you will have after you retire?

Response alternatives ranged from 'not at all pleased' (1) to 'very pleased' (5).

(b) Some people say that life ends when one stops working. What do you think?

This was an open question. Responses were ranked in the following categories: Completely agree (1); doubtful (2); do not know (3); disagree (4); life just begins when one stops working (5).

(c) Have you any hopes for retirement?

Response alternatives from 'many' (5) to 'none at all' (1).

(d) Have you any fears about retirement?

Response alternatives ranged from 'many' (1) to 'none at all' (5).

Responses to all items in the Retirement Image index were scored in the same direction. Thus, 'not at all pleased', 'completely agree that life ends when one stops working', 'many fears' and 'no hopes at all' received the lowest scores.

---

\* This study was conducted with the collaboration of the University of Haifa (E. Weiner, Advisor), Haifa Labor Council and the Israeli National Insurance Institute. The latter also provided the funds needed for the research presented here. The authors are grateful to D. Rosentraub for statistical assistance, R. Katz and M. Weinberg of the University of Haifa for their helpful comments and suggestions.

TABLE 1. Zero Order Correlation Matrix of Variables Studied

Variables	1	2	3	4	5	6	7
1. Retirement image	1.00	.33**	-.14*	.21**	-.03	.02	.07
2. Intention to continue working after retirement		1.00	-.19**	-.12	-.18**	.21**	-.22**
3. Importance of Intrinsic Work Rewards			1.00	.20**	.12	.07	.17**
4. Perceived Physical State				1.00	.15*	-.13	-.13
5. Educational Level					1.00	.56**	.17**
6. Occupational Level						1.00	-.04
7. Attitude toward pre-Retirement Counseling							1.00
Significance Level:	** p < .01		* p < .05				

TABLE 2. Path Coefficients, Effects (direct and indirect)  
and Total Correlation between Variables in the Path Model

From	Paths To	Effects		Total Correlation	F Value
		Direct Path Coefficient	Indirect		
Retirement Image	Intention to Continue Working after Retirement	.34**	-.01	.33	22.6
Retirement Image	Attitude toward Counseling	.11	-.12	-.01	1.98
Occupational Level	Attitude toward Counseling	.12	-.16	-.04	1.77
Intention to Continue Working after Retirement	Attitude toward Counseling	-.22**	0	-.22	7.71



Paths		Effects		Total Correlation	F Value
From	To	Direct Path	Indirect		
Perceived Physical State	Intention to Continue Working after Retirement	-.14	.02	-.12	3.76
Perceived Physical State	Retirement Image	.26**	-.47	-.21	12.15
Perceived Physical State	Importance of Intrinsic Work Rewards	.19**	.01	.20	7.1
Importance of Intrinsic Work Rewards	Retirement Image	-.18*	.04	-.14	6.03
Importance of Intrinsic Work Rewards	Attitude toward Counseling	.12	.05	.17	2.85
Educational Level	Attitude toward Counseling	.18*	-.01	.17	4.48
Significance Level: ** p < .01; * p < .05					

Summary statistics for the three scales  
constructed by principal component analysis

---

Scales	Mean	Standard Deviation	Factor Loading
--------	------	-----------------------	-------------------

---

IMPORTANCE OF  
INTRINSIC WORK  
REWARDS

Item

Contacts with workmates	4.00	1.29	0.73
Relief from boredom	3.42	1.46	0.74
Useful activity	3.14	1.41	0.76
Eigenvalue			1.65
Contribution of explained variance			55.20

PERCEIVED PHYSICAL STATE

Item

Feeling today compared with age 40	2.30	0.71	0.64
Self-evaluation of job competence	2.55	0.67	0.72
Self-rating of health state	1.97	0.61	0.77

Scales	Mean	Standard Deviation	Factor Loading
Eigenvalue			1.44
Contribution of explained variance			48.00
<u>RETIREMENT IMAGE</u>			
<u>Item</u>			
End of life	3.63	1.37	0.68
Hopes	2.50	0.90	0.67
Fears	3.22	1.36	0.70
Increased leisure	3.96	1.19	0.65
Eigenvalue			1.83
Contribution of explained variance			46.00

FIGURE 1. Path Model showing Direct Effect of the Independent Variables on Attitude toward Pre-Retirement Counseling

